

Certificate Number: 11419-WAW-DE-009227090

Bankruptcy Case Number: 09-16168

CERTIFICATE OF DEBTOR EDUCATION

I certify that on December 6, 2009, at 1:54 o'clock PM CST,

Mary Alice Crooks completed a course on personal financial
management given by internet by

O Worries Financial Education,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Western District of Washington.

Date: December 6, 2009

By /s/Jennifer A. Reiter

Name Jennifer A. Reiter

Title Instructor